

page 1

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jane A. Bowser
 Debtor

Case No. 18-22885-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db
 14884365 +Jane A. Bowser, 996 N Bluff Drive, New Kensington, PA 15068-5026
 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sunoco, PO Box 78056, Phoenix, AZ 85062)
 14884354 +Chase / Amazon, PO Box 1423, Charlotte, NC 28201-1423
 14884355 +CitiCards, PO Box 70166, Philadelphia, PA 19176-0166
 14884356 Dollar Bank, PO Box 1700, Pittsburgh, PA 15230-1700
 14884359 +KML Law Group, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street,
 Philadelphia, PA 19106-1538
 14884360 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
 14884362 +Sears, PO Box 9001055, Louisville, KY 40290-1055
 14884363 +Select Portfolio / Beneficial, PO Box 65250, Salt Lake City, UT 84165-0250
 14884366 +Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, Greensburg, PA 15601-2417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr
 +EDI: QJRWALSH.COM Nov 22 2018 07:49:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2018 03:00:46 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14884353 EDI: CAPITALONE.COM Nov 22 2018 07:50:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14884357 EDI: RMSC.COM Nov 22 2018 07:50:00 JCPenney, P.O. Box 960090, Orlando, FL 32896-0090
 14884722 +EDI: PRA.COM Nov 22 2018 07:48:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14884361 EDI: RMSC.COM Nov 22 2018 07:50:00 Sam's Club MC, PO Box 960013, Orlando, FL 32896-0013
 14884364 +E-mail/Text: jennifer.chacon@sp servicing.com Nov 22 2018 03:01:37
 Select Portfolio Servicing, Inc., 3217 Decker Lake Dr, Salt Lake City, UT 84119-3284
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr U.S. Bank National Association, as indenture trust
 14884358 Kevin Michael Poliak
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,
 for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4
 bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com,
 trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com
 ;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com;TrusteeWalsh@gmail.
 com
 Kenneth Steidl on behalf of Debtor Jane A. Bowser julie.steidl@steidl-steinberg.com,
 ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
 eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
 inberg.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 17

Date Rcvd: Nov 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4